

In re:
Jason M. Lesko
Megan Alayna Gay-Lesko
Debtors

Case No. 17-17382-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 12, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jason M. Lesko, Megan Alayna Gay-Lesko, 16965 Bellevue Court, Millville, DE 19967-6795
14027606	+ American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
14056239	+ Chester County Tax Claim Bureau, 313 West Market Street, West Chester, Pa 19382-2804

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 12 2022 23:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 13 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14009726	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 12 2022 23:39:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14041925	Email/PDF: bncnotices@becket-lee.com	Aug 12 2022 23:40:21	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14073673	+ EDI: BANKAMER2.COM	Aug 13 2022 03:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14031500	EDI: BANKAMER.COM	Aug 13 2022 03:43:00	Bank of America, N.A., Bank of America, PO Box 31785, Tampa, FL, 33631-3785
14069287	+ Email/Text: bankruptcycollections@citadelbanking.com	Aug 12 2022 23:40:00	Citadel Federal Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119
14194900	Email/Text: ECMCBKNotices@ecmc.org	Aug 12 2022 23:39:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14058744	+ Email/Text: bk@lendingclub.com	Aug 12 2022 23:40:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14020025	+ EDI: NFCU.COM	Aug 13 2022 03:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14027065	EDI: NFCU.COM	Aug 13 2022 03:43:00	Navy Federal Credit Union, P.O. Box 3302, Merrifield, VA 22119-3302
14308014	+ Email/Text: mtgbk@shellpointmtg.com	Aug 12 2022 23:39:00	New Penn Financial, NewRez LLC DBA,

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14056693	EDI: PRA.COM		Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
		Aug 13 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14070776	EDI: Q3G.COM		
		Aug 13 2022 03:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14021848	+ Email/Text: VWBKNotices@nationalbankruptcy.com		
		Aug 12 2022 23:39:00	VW Credit Leasing, Ltd, C/O VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14101403	##+	Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2022 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Navy Federal Credit Union ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
ANDREW M. LUBIN	on behalf of Creditor Navy Federal Credit Union ecfmail@mwc-law.com bkecf@milsteadlaw.com
ANN E. SWARTZ	on behalf of Creditor Navy Federal Credit Union ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
JEROME B. BLANK	on behalf of Creditor Bank Of America NA paeb@fedphe.com
JOSEPH L QUINN	on behalf of Debtor Jason M. Lesko CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Joint Debtor Megan Alayna Gay-Lesko CourtNotices@rqplaw.com
KEVIN G. MCDONALD	on behalf of Creditor VW Credit Leasing Ltd. bkgroup@kmlawgroup.com
MARISA MYERS COHEN	on behalf of Creditor Navy Federal Credit Union ecfmail@mwc-law.com mcohen@mwc-law.com
MATTEO SAMUEL WEINER	on behalf of Creditor VW Credit Leasing Ltd. bkgroup@kmlawgroup.com

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POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

RAYMOND M. KEMPINSKI

on behalf of Creditor Navy Federal Credit Union raykemp1006@gmail.com raykemp1006@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1	<u>Jason M. Lesko</u>	Social Security number or ITIN	xxx-xx-6099
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Megan Alayna Gay-Lesko</u>	Social Security number or ITIN	xxx-xx-0828
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17382-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason M. Lesko

Megan Alayna Gay-Lesko
fka Megan Gay

8/11/22

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.